



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [UNITED COMMUNITY BANKS, INC.](#)

**City/State** [BLAIRSVILLE, GA](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [24,217,199](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED COMMUNITY BANKS, INC.](#)

[125 HIGHWAY 515 EAST](#)

[BLAIRSVILLE, GA 30512](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	300,884	250,664	499,447	489,176	468,965	20.03	104.82
Income from lease financing receivables.....	1,601	1,756	3,501	3,620	3,361	-8.83	
Fully taxable income on loans and leases.....	300,852	250,973	500,100	489,725	469,176	19.87	105.51
Tax-exempt income on loans and leases.....	1,633	1,447	2,848	3,071	3,150	12.85	220.83
Estimated tax benefit on income on loans and leases.....	560	497	977	1,053	1,080	12.77	61.80
Income on loans and leases (tax equivalent).....	303,045	252,917	503,925	493,849	473,406	19.82	105.80
Investment interest income (tax equivalent).....	55,664	34,261	73,634	63,874	74,994	62.47	55.03
Interest on balances due from depository institutions.....	2,316	570	2,078	1,711	2,148	306.32	826.40
Interest income on other earning assets.....	230	247	430	614	1,094	-6.88	-71.21
Total interest income (tax equivalent).....	361,255	287,995	580,067	560,048	551,642	25.44	96.12
Interest on time deposits of \$250K or more .....	629	999	1,500	5,078	6,338	-37.04	65.53
Interest on time deposits < \$250K.....	484	1,711	2,280	15,624	27,721	-71.71	-75.90
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	6,319	6,130	11,066	21,069	32,799	3.08	47.95
Interest on other borrowings and trading liabilities.....	4,244	4,878	8,865	8,261	10,905	-13.00	-51.56
Interest on subordinated debt and mandatory convertible securities .....	4,067	3,194	6,049	6,204	5,553	27.33	
Total interest expense.....	15,743	16,912	29,760	56,236	83,316	-6.91	2.09
Net interest income (tax equivalent).....	345,512	271,083	550,307	503,812	468,326	27.46	104.71
Non-interest income.....	77,296	79,565	157,533	155,337	108,788	-2.85	69.47
Adjusted operating income (tax equivalent) .....	422,808	350,648	707,840	659,149	577,114	20.58	97.21
Overhead expense.....	240,459	189,298	394,517	371,492	321,613	27.03	91.64
Provision for credit losses.....	28,690	-25,870	-37,550	75,204	13,102		1978.99
Securities gains (losses) .....	-3,688	41	83	748	-1,021		
Other tax equivalent adjustments .....	-3	-1	0	-1	0		
Pretax net operating income (tax equivalent).....	148,710	188,131	351,823	212,914	241,358	-20.95	69.88
Applicable income taxes .....	31,510	42,155	77,962	45,355	52,992	-25.25	-10.01
Tax equivalent adjustments .....	2,339	2,008	4,058	3,468	2,646	16.48	220.41
Applicable income taxes (tax equivalent).....	33,849	44,163	82,020	48,823	55,638	-23.35	-5.30
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	114,861	143,968	269,803	164,091	185,720	-20.22	121.78
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	114,861	143,968	269,803	164,091	185,720	-20.22	121.78
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	114,861	143,968	269,803	164,091	185,720	-20.22	121.78
Investment securities income (tax equivalent).....	55,664	34,261	73,634	63,874	74,994	62.47	55.03
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,121	2,348	5,723	3,387	3,539	75.51	129.07
Mortgage-backed securities .....	38,576	21,673	46,861	42,295	50,771	77.99	99.78
All other securities .....	12,967	10,240	21,050	18,192	20,684	26.63	-12.37
Cash dividends declared.....	48,545	36,829	76,016	63,843	54,601	31.81	274.03
Common .....	45,107	33,391	69,141	60,310	54,601	35.09	247.54
Preferred.....	3,438	3,438	6,875	3,533	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.



## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	77,296	79,565	157,533	155,337	108,788
Fiduciary activities income .....	1,848	2,109	4,257	1,957	0
Service charges on deposit accounts - domestic .....	10,772	9,370	20,004	19,489	22,971
Trading revenue.....	1,214	2,059	3,288	6,725	0
Investment banking fees and commissions.....	9,010	4,089	12,614	6,204	6,143
Insurance activities revenue.....	2,485	2,302	4,631	2,776	1,592
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	10,265	2,317	4,623	-1,804	2,318
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	13,195	40,507	68,354	72,120	31,387
Other non-interest income.....	28,507	16,812	39,762	47,870	44,377
Total overhead expenses .....	240,459	189,298	394,517	371,492	321,613
Personnel expense.....	144,618	118,842	241,066	223,772	201,111
Net occupancy expense.....	22,707	18,125	36,978	34,109	32,518
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,529	1,913	4,044	4,168	4,939
Other operating expenses.....	69,605	50,418	112,429	109,443	83,045
Fee income on mutual funds and annuities.....	4,936	4,092	8,723	6,220	6,150
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	17,156	0	21,176	0	0
Number of equivalent employees .....	2,822	2,440	2,554	2,399	2,308
Average personnel expense per employee.....	51.25	48.71	94.39	93.28	87.14
Average assets per employee.....	8,626.44	7,525.17	7,525.72	6,421.96	5,493.22

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	6.39	2.35	84	5.14	2.15	81	5.54	2.17	82	4	2.02	78	5.65	2.72	79
Overhead expenses / Net Interest Income + non-interest income .....	57.19	59.40	36	54.30	59.03	28	56.06	59.28	33	56.66	62.28	31	55.98	61.29	30
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.98	2.17	42	2.06	2.24	41	2.05	2.17	45	2.41	2.57	50	2.54	2.69	45
Personnel expense.....	1.19	1.20	51	1.29	1.25	61	1.25	1.21	61	1.45	1.30	66	1.59	1.41	68
Net occupancy expense.....	0.19	0.22	30	0.20	0.24	27	0.19	0.23	30	0.22	0.26	27	0.26	0.28	37
Other operating expenses.....	0.60	0.72	38	0.57	0.73	34	0.61	0.72	41	0.74	0.94	41	0.69	0.97	28
Overhead less non-interest income .....	1.34	1.19	58	1.20	1.10	50	1.23	1.10	57	1.40	1.25	65	1.68	1.32	73
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	56.87	58.92	38	53.99	58.45	29	55.74	58.83	33	56.36	61.82	31	55.73	60.64	30
Personnel expense.....	34.20	32.65	55	33.89	33.10	49	34.06	32.93	51	33.95	32.36	56	34.85	32.39	61
Net occupancy expense.....	5.37	6.14	33	5.17	6.33	32	5.22	6.23	34	5.17	6.58	27	5.63	6.52	32
Other operating expenses.....	17.30	19.36	33	14.92	18.60	24	16.45	19.18	35	17.24	22.28	31	15.25	21.20	13
Total non-interest income .....	18.28	25.40	36	22.69	28.18	38	22.26	27.67	39	23.57	28.83	41	18.85	29.23	28
Fiduciary activities income .....	0.44	2.23	34	0.60	2.24	34	0.60	2.20	37	0.30	2.09	33	0	1.97	14
Service charges on domestic deposit accounts .....	2.55	3.45	36	2.67	3.19	39	2.83	3.27	40	2.96	3.27	42	3.98	3.88	49
Trading revenue.....	0.29	0.45	65	0.59	0.72	67	0.46	0.62	67	1.02	1.28	66	0	1.18	22
Investment banking fees and commissions.....	2.13	2.25	60	1.17	2.52	45	1.78	2.58	55	0.94	2.46	39	1.06	3.54	37
Insurance activities revenue.....	0.59	0.36	75	0.66	0.37	77	0.65	0.36	77	0.42	0.41	72	0.28	0.47	68
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	2.43	1.38	80	0.66	0.55	68	0.65	0.60	72	-0.27	0.01	17	0.40	0.28	73
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	3.12	1.51	79	11.55	3.83	88	9.66	3.30	88	10.94	3.92	86	5.44	1.86	90
Other non-interest income.....	6.74	9.09	42	4.79	9.26	22	5.62	9.27	28	7.26	9.65	42	7.69	10.04	44
Overhead less non-interest income .....	38.59	32.73	66	31.29	29.94	46	33.48	30.52	54	32.79	31.93	48	36.88	31.06	61
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.19	21.22	50	22.41	21.54	59	22.16	21.18	62	21.30	18.63	63	21.96	20.56	62
Applicable income tax + TE / Pretax net operating income + TE .....	22.76	23.38	48	23.47	23.10	57	23.31	22.67	62	22.93	21.18	59	23.05	23.23	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	10,725,354	8,146,720	8,673,217	7,967,464	6,777,509	31.65	98.05	
Commercial and industrial loans .....	3,385,246	3,137,195	2,926,202	3,302,874	1,904,224	7.91	224.81	
Loans to individuals .....	391,168	137,784	137,048	144,282	126,828	183.90	-30.41	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	0	
Agricultural loans .....	13,189	5,772	4,569	6,418	7,196	128.50	1584.42	
Other loans and leases .....	66,951	61,469	63,419	55,210	55,280	8.92	45.08	
Less: Unearned income .....	0	0	0	0	0	0	0	
Loans and leases, net of unearned income .....	14,581,908	11,488,940	11,804,455	11,476,248	8,871,037	26.92	106.35	
Less: Allowance for loan and lease losses .....	136,925	111,616	102,532	137,010	62,089	22.68	130.13	
Net loans and leases .....	14,444,983	11,377,324	11,701,923	11,339,238	8,808,948	26.96	106.15	
Debt securities that reprice or mature in over 1 year .....	5,347,501	3,694,102	4,410,853	2,706,142	1,955,873	44.76	127.84	
Mutual funds and equity securities .....	11,603	2,557	1,302	1,687	1,973	353.77	881.64	
Subtotal .....	19,804,087	15,073,983	16,114,078	14,047,067	10,766,794	31.38	111.69	
Interest-bearing bank balances .....	828,459	1,207,519	2,082,148	1,370,911	286,282	-31.39	2117.50	
Federal funds sold and reverse repos .....	0	0	27,000	0	0	0	0	
Debt securities that reprice or mature within 1 year .....	1,335,259	1,234,083	1,242,069	938,941	602,242	8.20	204.62	
Trading assets .....	14,423	45,809	29,631	72,509	0	-68.51		
Total earning assets .....	21,982,228	17,561,394	19,494,926	16,429,428	11,655,318	25.17	123.60	
Non-interest-bearing cash and due from depository institutions .....	389,834	214,177	213,128	238,922	231,095	82.01	97.11	
Premises, fixed assets, and leases .....	323,748	250,602	268,632	246,561	232,326	29.19	70.36	
Other real estate owned .....	1,675	224	1,144	647	475	647.77	-38.85	
Investment in unconsolidated subsidiaries .....	31,321	5,403	6,925	5,097	4,679	479.70	1354.76	
Intangible and other assets .....	1,488,393	867,080	967,494	875,500	794,774	71.66	141.32	
Total assets .....	24,217,199	18,898,880	20,952,249	17,796,155	12,918,667	28.14	123.39	
Quarterly average assets .....	24,419,539	18,743,349	20,866,962	17,643,500	12,920,713	30.28	128.12	
Average loans and leases (YTD) .....	14,409,177	11,653,482	11,583,087	10,558,427	8,740,533	23.65	107.00	
<b>Memoranda</b>								
Loans held-for-sale .....	40,678	98,194	44,109	105,433	58,484	-58.57	58.21	
Loans not held-for-sale .....	14,541,230	11,390,746	11,760,346	11,370,815	8,812,553	27.66	106.52	
Real estate loans secured by 1–4 family .....	3,266,900	2,465,556	2,610,529	2,349,445	2,095,627	32.50	81.31	
Commercial real estate loans .....	7,394,306	5,640,454	6,028,312	5,574,583	4,622,142	31.09	107.14	
Construction and land development .....	1,895,364	1,215,502	1,374,645	1,248,747	1,212,662	55.93	143.13	
Multifamily .....	206,302	207,706	170,996	168,713	146,257	-0.68	122.40	
Nonfarm nonresidential .....	5,292,640	4,217,246	4,482,671	4,157,123	3,263,223	25.50	96.22	
Real estate loans secured by farmland .....	64,148	40,710	34,376	43,436	59,740	57.57	46.28	
Total investment securities .....	6,694,363	4,930,742	5,654,224	3,646,770	2,560,088	35.77	140.23	
U.S. Treasury securities .....	202,521	161,868	237,323	128,072	154,618	25.11	18.49	
US agency securities (excluding mortgage-backed securities) .....	356,844	212,333	257,212	163,547	5,420	68.06	848.60	
Municipal securities .....	624,296	538,114	533,532	473,997	271,970	16.02	275.91	
Mortgage-backed securities .....	4,889,204	3,194,391	3,812,412	2,244,979	1,830,591	53.06	172.72	
Asset-backed securities .....	374,939	654,667	604,277	562,721	92,425	-42.73	21.11	
Other debt securities .....	234,956	166,812	208,166	71,767	203,091	40.85	-23.83	
Mutual funds and equity securities .....	11,603	2,557	1,302	1,687	1,973	353.77	881.64	
Available-for-sale securities .....	3,960,286	4,075,781	4,496,824	3,224,722	2,274,581	-2.83	60.04	
U.S. Treasury securities .....	182,703	142,080	217,520	128,072	154,618	28.59	6.89	
US agency securities (excluding mortgage-backed securities) .....	257,181	152,624	187,032	152,972	5,420	68.51	583.66	
Municipal securities .....	321,883	289,346	275,844	276,274	226,490	11.25	184.51	
Mortgage-backed securities .....	2,603,624	2,685,252	3,018,985	2,032,916	1,592,537	-3.04	69.76	
Asset-backed securities .....	374,939	654,667	604,277	562,721	92,425	-42.73	21.11	
Other debt securities .....	219,956	151,812	193,166	71,767	203,091	44.89	-28.70	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	-291,336	9,084	-7,295	16,831	4,369			
Available-for-sale securities appreciation (depreciation) .....	-253,424	32,601	-19,705	72,611	33,974			
Structured notes, fair value .....	5,698	8,948	7,332	10,545	12,623	-36.32	-67.02	
Pledged securities .....	1,623,745	1,145,508	1,464,351	1,113,756	917,849	41.75	24.78	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,170,840	1,554,011	6,959,252	1,569,555	645,082	425.79	2039.32
NOW, ATS and transaction accounts .....	4,564,696	604,882	3,973,708	846,130	416,631	654.64	1553.35
Time deposits less brokered deposits < \$250K .....	1,211,808	1,114,009	1,060,481	1,189,067	1,435,077	8.78	11.31
MMDA and other savings accounts .....	6,455,174	12,606,396	5,809,935	11,033,721	7,893,647	-48.79	-3.60
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	20,402,518	15,879,298	17,803,376	14,638,473	10,390,437	28.49	141.66
Time deposits of \$250K or more .....	329,447	262,413	255,612	305,384	349,478	25.55	120.48
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	0	0	0	0	0	0	
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	479	-100.00	
Other borrowings w/remaining maturity over 1 year .....	133,781	133,648	133,714	183,441	106,078	0.10	58.95
Brokered deposits < \$250K .....	165,942	187,772	190,358	290,098	160,701	-11.63	13.07
Noncore funding .....	629,170	583,833	579,684	778,923	616,736	7.77	-44.03
Trading liabilities .....	57,579	22,852	19,895	24,631	0	151.96	
Subordinated notes and debentures + trust preferred securities .....	190,591	128,271	113,647	143,515	128,147	48.58	1055.80
Other liabilities .....	286,053	198,340	213,404	203,084	147,655	44.22	129.47
Total liabilities .....	21,565,911	16,812,594	18,730,006	15,788,626	11,282,975	28.27	122.15
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	96,422	96,422	96,422	96,422	0	0.00	
Common stock .....	106,034	86,665	89,350	86,675	79,014	22.35	34.15
Common surplus .....	2,316,056	1,647,525	1,732,294	1,649,853	1,508,132	40.58	81.25
Retained earnings .....	396,970	244,006	330,653	136,869	40,152	62.69	
Accumulated other comprehensive income .....	-264,194	11,668	-26,476	37,710	8,394		
Other equity capital components .....	0	0	0	0	0	0	
Total holding company equity capital .....	2,651,288	2,086,286	2,222,243	2,007,529	1,635,692	27.08	134.08
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	2,651,288	2,086,286	2,222,243	2,007,529	1,635,692	27.08	134.08
Total liabilities and capital .....	24,217,199	18,898,880	20,952,249	17,796,155	12,918,667	28.14	123.39
<b>Memoranda</b>							
Non-interest-bearing deposits .....	8,170,840	6,262,432	6,959,252	5,391,722	3,481,151	30.47	189.61
Interest-bearing deposits .....	12,727,067	10,067,051	11,290,094	9,842,233	7,419,465	26.42	115.07
Total deposits .....	20,897,907	16,329,483	18,249,346	15,233,955	10,900,616	27.98	139.14
Long-term debt that reprices within 1 year .....	99,731	15,000	0	64,857	49,736	564.87	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,222,244	2,007,529	2,007,529	1,635,692	1,457,553		
Accounting restatements .....	0	0	0	-3,529	-549		
Net income .....	114,861	143,968	269,803	164,091	185,720		
Net sale of new perpetual preferred stock .....	0	0	0	96,422	0		
Net sale of new common stock .....	4,070	2,762	4,693	-14,209	-2,416		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	5,101	15,101	0	0		
Changes incident to business combinations .....	596,377	0	95,524	163,589	0		
Less: Dividends declared .....	48,545	36,829	76,016	63,843	54,601		
Change in other comprehensive income .....	-237,719	-26,043	-64,189	29,316	49,985		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,651,288	2,086,286	2,222,243	2,007,529	1,635,692		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	44.29	38.78	61	43.11	36.32	65	41.40	36.25	59	44.77	36.22	68	52.46	37.78	71
Commercial and industrial loans .....	13.98	11.05	70	16.60	12.25	74	13.97	10.76	70	18.56	13.52	75	14.74	12.02	65
Loans to individuals .....	1.62	3.52	51	0.73	3.48	33	0.65	3.36	34	0.81	3.40	36	0.98	4.20	33
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.05	0.19	57	0.03	0.21	46	0.02	0.18	42	0.04	0.19	50	0.06	0.24	52
Other loans and leases.....	0.28	4.45	9	0.33	4.22	8	0.30	4.47	8	0.31	4.63	6	0.43	5.01	6
Net loans and leases.....	59.65	61.60	41	60.20	59.81	50	55.85	58.67	41	63.72	61.58	46	68.19	63.77	51
Debt securities over 1 year.....	22.08	19.46	60	19.55	17.61	60	21.05	19.46	60	15.21	15.55	51	15.14	14.60	55
Mutual funds and equity securities .....	0.05	0.05	60	0.01	0.06	44	0.01	0.06	37	0.01	0.05	41	0.02	0.06	46
Subtotal .....	81.78	82.34	33	79.76	78.32	46	76.91	79.22	32	78.93	78.16	38	83.34	79.65	45
Interest-bearing bank balances .....	3.42	4.59	50	6.39	9.11	34	9.94	8.50	58	7.70	7.51	54	2.22	3.06	53
Federal funds sold and reverse repos .....	0	0.58	25	0	0.52	28	0.13	0.54	73	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	5.51	1.68	90	6.53	1.53	93	5.93	1.56	91	5.28	1.68	91	4.66	1.91	85
Trading assets .....	0.06	0.55	55	0.24	0.60	57	0.14	0.49	56	0.41	1.01	52	0	1.19	15
Total earning assets.....	90.77	90.95	49	92.92	91.43	68	93.04	91.77	64	92.32	91.05	63	90.22	89.53	57
Non-interest cash and due from depository institutions.....	1.61	1.01	87	1.13	1.01	56	1.02	0.82	70	1.34	1.07	74	1.79	1.14	90
Other real estate owned.....	0.01	0.01	57	0	0.02	24	0.01	0.01	48	0	0.02	27	0	0.03	23
All other assets.....	7.62	7.97	42	5.94	7.50	31	5.94	7.35	31	6.34	7.82	33	7.99	9.27	34
<b>Memoranda</b>															
Short-term investments .....	8.93	7.68	69	12.92	12.01	58	15.99	11.47	72	12.98	11.17	69	6.88	7.63	61
U.S. Treasury securities.....	0.84	1.96	45	0.86	1.08	67	1.13	1.47	64	0.72	0.84	71	1.20	1.03	69
US agency securities (excluding mortgage-backed securities) .....	1.47	0.84	73	1.12	0.77	71	1.23	0.82	73	0.92	0.63	72	0.04	0.54	32
Municipal securities .....	2.58	1.75	69	2.85	1.72	72	2.55	1.73	68	2.66	1.69	69	2.11	1.34	71
Mortgage-backed securities .....	20.19	13.68	76	16.90	12.97	69	18.20	14.14	70	12.61	11.75	53	14.17	11.44	68
Asset-backed securities .....	1.55	0.68	79	3.46	0.38	93	2.88	0.50	90	3.16	0.32	94	0.72	0.28	80
Other debt securities .....	0.97	0.52	71	0.88	0.52	74	0.99	0.53	72	0.40	0.42	62	1.57	0.39	88
Loans held-for-sale.....	0.17	0.35	57	0.52	0.42	74	0.21	0.55	53	0.59	0.52	65	0.45	0.39	67
Loans held for investment .....	60.05	61.41	41	60.27	59.85	48	56.13	58.06	41	63.89	61.72	47	68.22	63.50	51
Real estate loans secured by 1–4 family .....	13.49	12.26	60	13.05	11.69	59	12.46	11.46	59	13.20	11.91	55	16.22	13.29	63
Revolving .....	3.46	1.49	87	3.54	1.45	92	3.36	1.42	88	3.99	1.66	92	5.20	2.07	92
Closed-end, secured by first liens .....	9.91	10.40	51	9.41	9.84	52	9.02	9.67	48	9.09	9.81	48	10.84	10.69	51
Closed-end, secured by junior liens .....	0.11	0.18	53	0.09	0.20	38	0.08	0.17	41	0.12	0.22	41	0.19	0.28	48
Commercial real estate loans .....	30.53	24.34	63	29.85	22.48	67	28.77	22.69	66	31.32	22.22	69	35.78	22.23	80
Construction and land development.....	7.83	3.75	85	6.43	3.35	84	6.56	3.34	84	7.02	3.40	85	9.39	3.44	93
Multifamily.....	0.85	3.69	18	1.10	3.31	26	0.82	3.57	19	0.95	3.12	23	1.13	3.01	28
Nonfarm nonresidential .....	21.85	15.50	69	22.31	14.81	78	21.39	14.57	74	23.36	14.72	79	25.26	14.69	80
Real estate loans secured by farmland.....	0.26	0.35	65	0.22	0.34	63	0.16	0.30	62	0.24	0.33	65	0.46	0.36	71





## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	4,489,806	3,267,896	3,605,644	3,062,465	2,131,997
Commit: Secured commercial real estate loans .....	2,187,070	1,432,986	1,656,624	1,229,147	920,854
Commit: Unsecured real estate loans .....	69,139	23,166	46,777	26,587	10,929
Credit card lines (reported semiannually, June/Dec) .....	10,647	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	50,306	27,673	29,312	31,748	22,533
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	33,677	21,708	21,965	18,845	16,423
Credit derivatives - notional amount (holding company as beneficiary) .....	46,725	39,964	47,420	29,998	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	80,402	61,672	69,385	48,843	16,423
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	81,000	324,474	201,419	320,997	110,585
Written options contracts (interest rate) .....	52,811	180,757	121,068	323,060	185,862
Purchased options contracts (interest rate) .....	108,807	133,380	121,362	173,965	112,424
Interest rate swaps .....	2,620,690	2,953,883	2,850,978	3,018,379	2,043,979
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec) .....	18.54	24.48	34	17.29	22.45	37	17.21	22.78	38	17.21	22.01	40	16.50	23.52	28
Standby letters of credit .....	0.21	0.66	23	0.15	0.67	12	0.14	0.65	10	0.18	0.71	15	0.17	0.84	18
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.14	0.26	62	0.11	0.25	61	0.10	0.24	61	0.11	0.35	59	0.13	0.42	63
Credit derivatives - notional amount (holding company as beneficiary) .....	0.19	0.18	69	0.21	0.19	71	0.23	0.18	71	0.17	0.30	68	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.33	0.17	80	0.33	0.14	83	0.33	0.13	82	0.27	0.30	79	0.13	0.45	76
Derivative contracts .....	11.82	44.65	42	19.01	49.75	53	15.73	46.30	48	21.56	48.62	51	18.99	68.47	46
Interest rate contracts .....	11.82	32.11	45	19.01	35.96	56	15.73	32.46	51	21.56	34.36	53	18.99	47.31	48
Interest rate futures and forward contracts .....	0.33	3.60	63	1.72	5.17	73	0.96	3.25	66	1.80	6.21	65	0.86	10.67	60
Written options contracts (interest rate) .....	0.22	1.58	48	0.96	1.82	59	0.58	1.41	56	1.82	2.18	65	1.44	2.47	69
Purchased options contracts (interest rate) .....	0.45	1.48	65	0.71	1.33	69	0.58	1.31	69	0.98	1.46	72	0.87	2.65	65
Interest rate swaps .....	10.82	21.90	47	15.63	20.67	57	13.61	20.49	54	16.96	20.83	55	15.82	28.86	53
Foreign exchange contracts .....	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts .....	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	31.16	46.07	28	28.04	42.93	36	31.13	44.98	40	29	42.82	39	24.39	45.53	26

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	2,863,308	3,592,494	3,294,827	3,836,401	2,452,850
Interest rate contracts .....	2,863,308	3,592,494	3,294,827	3,836,401	2,452,850
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	81,000	324,474	201,419	320,997	110,585
Written options .....	52,811	180,757	121,068	323,060	185,862
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	52,811	180,757	121,068	323,060	185,862
Purchased options .....	108,807	133,380	121,362	173,965	112,424
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	108,807	133,380	121,362	173,965	112,424
Swaps .....	2,620,690	2,953,883	2,850,978	3,018,379	2,043,979
Held for trading.....	2,201,132	2,562,004	2,437,031	2,692,810	0
Interest rate contracts .....	2,201,132	2,562,004	2,437,031	2,692,810	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	662,176	1,030,490	857,796	1,143,591	2,452,850
Interest rate contracts .....	662,176	1,030,490	857,796	1,143,591	2,452,850
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,938,010	3,499,116	3,269,107	3,589,028	2,299,689
One year or less .....	229,040	407,404	316,194	444,319	200,557
Over 1 year to 5 years .....	958,077	991,593	1,018,583	994,141	735,907
Over 5 years .....	1,750,893	2,100,119	1,934,330	2,150,568	1,363,225
Gross negative fair value (absolute value) .....	68,563	27,067	25,137	28,990	15,504
Gross positive fair value.....	37,345	58,486	42,464	86,638	35,008
Held for trading.....	14,423	45,809	29,631	72,509	0
Non-traded.....	22,922	12,677	12,833	14,129	35,008
Current credit exposure on risk-based capital derivative contracts .....	35,425	52,856	38,336	75,800	32,372
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	2.83	9.78	46	9.03	12.57	59	6.11	11.16	53	8.37	14.05	53	4.51	13.49	41
Written options .....	1.84	5.78	42	5.03	7.49	53	3.67	6.28	50	8.42	8.18	61	7.58	5.91	69
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	1.84	5.46	44	5.03	7.20	53	3.67	5.96	53	8.42	7.73	64	7.58	5.10	73
Purchased options .....	3.80	3.69	63	3.71	3.44	63	3.68	3.27	64	4.53	3.42	71	4.58	4.42	66
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	3.80	3.17	65	3.71	3.04	66	3.68	2.87	67	4.53	2.86	74	4.58	3.35	70
Swaps .....	91.53	74.97	63	82.22	71.23	50	86.53	74.26	56	78.68	68.76	53	83.33	69.75	51
Held for trading .....	76.87	37.98	66	71.32	40.60	59	73.97	40.42	65	70.19	43.53	56	0	44.16	18
Interest rate contracts .....	76.87	31.52	76	71.32	34.42	71	73.97	34.15	75	70.19	36.62	71	0	37.24	18
Foreign exchange contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	23.13	62.02	33	28.68	59.40	40	26.03	59.58	34	29.81	56.47	43	100	55.84	81
Interest rate contracts .....	23.13	57.94	36	28.68	56.19	41	26.03	56.71	35	29.81	53.82	43	100	52.22	88
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	102.61	93.09	83	97.40	91.87	51	99.22	92.53	64	93.55	91.48	39	93.76	93.86	35
One year or less .....	8	31.78	33	11.34	28.05	40	9.60	27.56	37	11.58	32.05	37	8.18	32.17	31
Over 1 year to 5 years .....	33.46	24.76	66	27.60	26.03	53	30.91	27.01	53	25.91	27.06	52	30	30.45	53
Over 5 years .....	61.15	27.14	83	58.46	30.08	78	58.71	29.89	78	56.06	29.56	78	55.58	28.09	79
Gross negative fair value (absolute value) .....	2.39	1.56	74	0.75	1.25	37	0.76	0.98	42	0.76	1.55	38	0.63	0.83	47
Gross positive fair value .....	1.30	1.74	49	1.63	1.68	49	1.29	1.34	49	2.26	2.23	54	1.43	1.19	63
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.07	54	0.02	0.05	45	0.01	0.04	46	0.02	0.07	38	0.01	0.06	46
Gross positive fair value (X) .....	0.02	0.08	43	0.03	0.07	51	0.02	0.05	50	0.05	0.09	47	0.03	0.07	47
Held for trading (X) .....	0.01	0.06	55	0.03	0.05	61	0.02	0.04	59	0.05	0.07	57	0	0.06	18
Non-traded (X) .....	0.01	0.02	60	0.01	0.01	49	0.01	0.01	58	0.01	0.02	51	0.03	0.01	85
Current credit exposure (X) .....	0.02	0.04	51	0.03	0.05	54	0.02	0.04	53	0.05	0.06	53	0.02	0.05	48
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.21	0.54	52	0.41	0.63	54	0.28	0.46	52	0.62	0.85	52	0.33	0.73	50

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	102,532	137,010	137,010	62,089	61,203
Gross losses .....	9,207	9,364	15,273	32,394	18,017
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	7,299	10,126	15,235	14,079	5,801
Net losses .....	1,908	-762	38	18,315	12,216
Provision for loan and lease losses .....	23,565	-26,156	-37,984	75,204	13,102
Adjustments .....	12,736	0	3,544	18,032	0
Ending balance .....	136,925	111,616	102,532	137,010	62,089
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.19	0.08	84	-0.28	-0.14	25	-0.20	-0.09	19	0.49	0.51	51	0.10	0.15	46
Provision for loan and lease losses / Average loans and leases .....	0.33	0.14	83	-0.45	-0.25	30	-0.33	-0.16	25	0.71	0.82	47	0.15	0.24	41
Provision for loan and lease losses / Net loan and lease losses .....	1,235.06	198.72	88	3,432.55	77.32	91	99,957.89	-105.48	0	410.61	487.86	61	107.25	130.58	45
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.94	1.17	26	0.98	1.39	21	0.87	1.23	22	1.20	1.58	29	0.70	0.83	38
Allowance for loan and lease losses / Total loans and leases .....	0.94	1.15	27	0.97	1.37	23	0.87	1.20	23	1.19	1.55	30	0.70	0.81	40
Allowance for loan and lease losses / Net loans and leases losses (X) .....	35.88	28.67	74		15.27		2,698.21	21.39	99	7.48	11.58	52	5.08	8.03	52
Allowance for loan and lease losses / Nonaccrual assets .....	409.22	413.77	65	242.01	318.67	44	312.48	364.13	56	222.42	299.17	46	175.68	218.72	57
ALLL / 90+ days past due + nonaccrual loans and leases .....	409.18	319.24	71	242.01	260.68	52	312.48	287.08	68	222.42	244.34	52	169.95	151.73	68
Gross loan and lease losses / Average loans and leases .....	0.13	0.16	57	0.16	0.22	49	0.13	0.19	47	0.31	0.34	57	0.21	0.28	47
Recoveries / Average loans and leases .....	0.10	0.07	73	0.17	0.08	87	0.13	0.08	78	0.13	0.07	87	0.07	0.08	51
Net losses / Average loans and leases .....	0.03	0.08	40	-0.01	0.13	9	0	0.11	11	0.17	0.27	46	0.14	0.21	46
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	47.79	23.25	89	31.26	16.12	88	47.03	34.67	73	78.14	33.98	91	44.09	36.22	75
Earnings coverage of net loan and lease losses (X) .....	89.06	-9.51	82	-209.93	4.52	8	8,152.13	39.72	99	15.54	22.91	58	20.61	24.40	61
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.06	-0.01	9	0	0.03	30	-0.01	0.02	21	0.01	0.04	30	0.01	0.01	55
Real estate loans secured by 1-4 family .....	-0.04	-0.02	24	-0.04	-0.01	24	-0.05	-0.02	19	-0.07	0.01	5	0.02	0.01	60
Revolving .....	-0.09	-0.08	29	-0.05	-0.05	31	-0.06	-0.07	34	-0.08	0.01	14	0.07	0.02	73
Closed-end .....	-0.03	-0.02	30	-0.03	-0.01	24	-0.04	-0.01	16	-0.06	0	6	-0.01	0	30
Commercial real estate loans .....	-0.06	0	8	0.01	0.05	54	0	0.04	23	0.04	0.07	52	0.01	0.01	62
Construction and land development .....	-0.05	-0.02	18	-0.06	0	12	-0.06	0	11	-0.03	0	21	-0.07	-0.01	15
1-4 family .....	0	0	10	-0.02	0	7	-0.01	0	11	-0.01	0	16	0.01	0	94
Other .....	-0.05	-0.01	16	-0.04	-0.01	12	-0.05	0	11	-0.02	0	17	-0.08	-0.01	8
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential .....	-0.07	0	6	0.03	0.07	62	0.02	0.05	52	0.06	0.11	52	0.04	0.02	72
Owner-occupied .....	-0.05	0	4	0.04	0.01	85	0.02	0.01	82	0.02	0.02	68	0.02	0.01	79
Other .....	-0.01	0	11	-0.01	0.06	14	0	0.04	21	0.04	0.08	58	0.03	0.01	80
Real estate loans secured by farmland .....	0	0	17	-0.31	-0.01	2	-0.03	0	14	0.06	0.02	83	-0.07	0.01	5
Commercial and industrial loans .....	0.22	0.10	75	-0.07	0.20	9	0.01	0.17	21	0.47	0.47	59	0.47	0.37	71
Loans to individuals .....	0.55	0.65	52	0.49	0.78	49	0.61	0.71	56	0.96	1.13	57	1.54	1.17	69
Credit card loans .....	3.83	1.99	86		2.18			1.84			2.92			3.11	
Agricultural loans .....	0	0.01	53	0.59	0.03	95	0.37	0.02	91	2.71	0.19	95	2.45	0.08	97
Loans to foreign governments and institutions .....		0			0			0			0		0		
Other loans and leases .....	0.16	0.14	70	0.55	0.08	94	0.30	0.10	84	1.36	0.15	94	0.69	0.15	90

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30-89 days past due loans and leases.....		15,076		10,277		7,472		20,370		19,763
90+ days past due loans and leases .....		3		0		0		1		1,192
Nonaccrual loans and leases.....		33,460		46,121		32,812		61,600		35,342
Total past due and nonaccrual loans and leases.....		48,539		56,398		40,284		81,971		56,297
Restructured 30-89 days past due .....		387		1,124		527		886		269
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		11,399		16,713		11,463		20,587		8,247
Total restructured loans and leases .....		11,786		17,837		11,990		21,473		8,516
30-89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale .....		317		0		0		0		0
Total past due and nonaccrual loans held for sale.....		317		0		0		0		0
Restructured loans and leases in compliance .....		38,962		39,443		40,422		40,159		45,718
Other real estate owned.....		1,675		224		1,144		647		475
<b>Other Assets</b>										
30-89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30-89 days past due loans and leases.....	0.10	0.32	21	0.09	0.27	21	0.06	0.32	7	0.18
90+ days past due loans and leases .....	0	0.09	21	0	0.10	10	0	0.10	10	0
Nonaccrual loans and leases.....	0.23	0.38	33	0.40	0.58	36	0.28	0.46	29	0.54
90+ days past due and nonaccrual loans and leases.....	0.23	0.53	20	0.40	0.73	26	0.28	0.62	20	0.54
30-89 days past due restructured.....	0	0.01	56	0.01	0.01	75	0	0.01	59	0.01
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.08	0.09	57	0.15	0.12	62	0.10	0.10	56	0.18
30-89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	85	0	0	38	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30-89 days past due assets .....	0.10	0.32	21	0.09	0.27	21	0.06	0.32	7	0.18
90+ days past due assets .....	0	0.10	19	0	0.10	9	0	0.10	9	0
Nonaccrual assets .....	0.23	0.39	33	0.40	0.59	35	0.28	0.47	28	0.54
30+ days past due and nonaccrual assets .....	0.33	0.88	17	0.49	1.04	20	0.34	0.97	13	0.71
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.14	0.32	21	0.24	0.43	25	0.16	0.36	21	0.35
90+ days past due and nonaccrual assets + other real estate owned .....	0.15	0.34	18	0.25	0.46	24	0.16	0.37	20	0.35
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.31	0.38	50	0.46	0.52	49	0.36	0.41	53	0.58
Allowance for loan and lease losses .....	54.40	57.44	56	77.87	67.93	69	73.06	62.64	70	75.39
Equity capital + allowance for loan and lease losses .....	2.67	3.52	42	3.95	4.43	50	3.22	3.60	49	4.82
Tier 1 capital + allowance for loan and lease losses.....	3.28	3.97	51	4.79	5.28	50	3.97	4.30	54	5.94
Loans and leases + other real estate owned .....	0.51	0.63	50	0.76	0.88	46	0.63	0.71	53	0.90

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.08	0.26	22	0.09	0.24	30	0.05	0.26	11	0.19	0.39	29	0.20	0.38	26
	90+ days past due .....		0	0.11	16	0	0.12	15	0	0.12	15	0	0.16	28	0.01	0.16	43
	Nonaccrual.....		0.22	0.45	30	0.44	0.65	40	0.30	0.52	32	0.52	0.76	37	0.44	0.46	52
Commercial and industrial	30–89 days past due .....		0.08	0.28	22	0.09	0.17	34	0.10	0.24	31	0.13	0.23	46	0.26	0.31	52
	90+ days past due .....		0	0.03	17	0	0.02	16	0	0.04	18	0	0.03	16	0.01	0.05	47
	Nonaccrual.....		0.23	0.46	31	0.33	0.64	34	0.24	0.57	30	0.60	0.75	44	0.27	0.83	23
Individuals	30–89 days past due .....		0.83	0.70	65	0.20	0.55	28	0.32	0.63	34	0.32	0.83	23	0.62	0.83	38
	90+ days past due .....		0	0.07	40	0	0.07	18	0	0.09	17	0	0.14	19	0.01	0.17	40
	Nonaccrual.....		0.66	0.18	87	0.08	0.18	49	0.04	0.17	36	0.16	0.28	50	0.13	0.17	53
Depository institution loans	30–89 days past due .....			0.01			0		0.01			0					0
	90+ days past due .....			0			0		0			0					0
	Nonaccrual.....			0.01			0		0			0					0
Agricultural	30–89 days past due .....		0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0.06	0.24	57
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	0	0.69	24	0	0.70	27	0.34	0.49	65	2.50	0.67	87
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.69	0.11	91	0.05	0.11	57	0.23	0.12	79	0.81	0.18	89	0.52	0.20	80
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.20	0.07	84	0.21	0.13	74	0.22	0.09	83	0.33	0.15	79	0.50	0.13	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,422,090	1,734,190	1,821,644	1,736,528	1,587,146										
Retained earnings .....	406,972	259,576	343,989	158,716	40,152										
Accumulated other comprehensive income (AOCI) .....	-264,194	11,668	-26,476	37,710	8,394										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,564,868	2,005,434	2,139,157	1,932,954	1,635,692										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	789,628	389,041	477,456	388,494	352,150										
Accumulated other comprehensive income-related adjustments .....	-264,194	11,668	-26,475	37,710	8,394										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,039,434	1,604,725	1,688,176	1,506,750	1,275,148										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,039,434	1,604,725	1,688,176	1,506,750	1,275,148										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	96,422	96,422	96,422	96,422	24,250										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	96,422	96,422	96,422	96,422	24,250										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	96,422	96,422	96,422	96,422	24,250										
<b>Tier 1 Capital</b>	2,135,856	1,701,147	1,784,598	1,603,172	1,299,398										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	111,357										
Non-qualifying capital instruments .....	196,209	135,000	120,000	148,443	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	123,230	88,533	79,778	102,753	65,547										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	319,439	223,533	199,778	251,196	176,904										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	319,439	223,533	199,778	251,196	176,904										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,455,295	1,924,680	1,984,376	1,854,368	1,476,302										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	24,429,541	18,758,919	20,880,298	17,665,347	12,920,713										
Less: Deductions from common equity tier 1 capital .....	789,628	389,041	477,456	388,494	352,150										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	23,639,913	18,369,878	20,402,842	17,276,853	12,568,563										
Total risk-weighted assets .....	16,994,079	12,750,755	13,548,534	12,240,440	9,834,051										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12	11.85	57	12.59	12.66	56	12.46	12.37	57	12.31	12.35	55	12.97	12.11	75
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.57	12.53	56	13.34	13.44	58	13.17	13.11	61	13.10	13.08	57	13.21	12.78	66
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	14.45	14.37	60	15.09	15.42	51	14.65	14.91	54	15.15	15.23	55	15.01	14.36	69
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	9.04	9.08	50	9.26	9.11	59	8.75	8.98	49	9.28	9.13	55	10.34	9.76	66
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	5,506	3,600	4,459	3,196	2,817	52.94	
Total property and casualty assets .....	5,506	3,600	4,459	3,196	2,817	52.94	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
Total insurance underwriting equity .....	5,259	3,523	4,339	2,819	1,739	49.28	
Total property and casualty equity .....	5,259	3,523	4,339	2,819	1,739	49.28	
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	920	704	1,521	1,079	946	30.68	
Total property and casualty .....	920	704	1,521	1,079	946	30.68	
Total life and health .....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C) .....	544	375	414	380	286	45.07	
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	2,485	2,302	4,631	2,776	1,592	7.95	
Other insurance activities income .....	1,021	1,131	2,123	1,094	116	-9.73	
Insurance and reinsurance underwriting income .....	1,464	1,171	2,508	1,682	1,476	25.02	
Premiums .....	1,464	1,171	2,508	1,682	1,476	25.02	
Credit related insurance underwriting .....	1,464	1,171	2,508	1,682	1,476	25.02	
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	544	467	987	1,100	530	16.49	
Net assets of insurance underwriting subsidiaries .....	755	0	0	0	0		
Life insurance assets .....	299,103	203,448	217,713	201,968	202,664	47.02	92.94

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.02	0	91	0.02	0	90	0.02	0	91	0.02	0	89	0.02	0.01	85
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	100	51.63	77	100	52.30	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	0	48.37	22	0	47.70	24	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets .....		11.61			13.29			13.40			11.24			7.26	
Insurance activities revenue / Adjusted operating income .....	0.59	0.36	75	0.66	0.37	77	0.65	0.36	77	0.42	0.41	72	0.28	0.47	68
Premium income / Insurance activities revenue .....	58.91	3.08	94	50.87	3.14	93	54.16	2.76	93	60.59	2.84	94	92.71	7.32	92
Credit related premium income / Total premium income .....	100	34.56	83	100	30.92	85	100	32.99	84	100	38.23	81	100	34.91	83
Other premium income / Total premium income .....	0	65.44	16	0	69.08	15	0	67.01	15	0	61.77	18	0	65.09	16
Insurance underwriting net income / Consolidated net income .....	0.80	0.02	94	0.49	0.02	93	0.56	0.02	94	0.66	0.03	93	0.51	0.08	89
Insurance net income (P/C) / Equity (P/C) .....	34.99	18.14	73	39.97	21.10	76	35.05	23.22	70	38.28	15.59	84	54.40	19.86	85
Insurance net income (L/H) / Equity (L/H) .....		163.24			5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums .....	37.16	3,806.36	38	39.88	-395.05	40	39.35	927.51	36	65.40	447.82	50	35.91	233.61	33
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	90	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	13.16	12.13	51	11.22	11.54	45	11.54	12	44	11.61	11.03	49	14.89	11.51	65
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			417			0			110			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.53	74	0	0.47	38	0	0.46	74	0	0.75	37	0	1.39	34

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	15,000	15,000	15,000	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	15,000	15,000	15,000	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans .....		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets.....	0	18.50	55		3.19			9.48			2.04			12.40	
Deposits .....		-4.80			9.07			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.03	0.03	0.02	0.02	0.01	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	33,716	95,411	229,726	163,513	14,990	-64.66	-43.61
Dividends .....	24,200	89,000	217,000	150,000	0	-72.81	-54.51
Interest .....	82	232	324	493	269	-64.66	2.50
Management and service fees .....	9,434	6,179	12,402	13,020	14,721	52.68	44.92
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	19	5	10	20	4,687	280.00	-83.19
Dividends .....	19	5	10	20	4,687	280.00	-83.19
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	33,735	95,416	229,736	163,533	19,677	-64.64	-43.68
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	197	355	530	294	99	-44.51	
Total operating income .....	33,932	95,771	230,266	163,827	19,776	-64.57	-43.36
<b>Operating Expenses</b>							
Personnel expenses .....	9,870	6,366	11,017	13,084	14,754	55.04	53.12
Interest expense .....	7,698	7,153	13,467	13,135	10,279	7.62	46.85
Other expenses .....	2,905	2,394	4,822	3,332	4,420	21.35	-1.73
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	20,473	15,913	29,306	29,551	29,453	28.66	39.80
Income (loss) before taxes .....	12,201	80,729	201,827	133,990	-9,697	-84.89	-73.04
Applicable income taxes (credit) .....	-1,023	-4,493	-6,908	-2,681	-8,711		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	13,224	85,222	208,735	136,671	-986	-84.48	-72.94
Equity in undistributed income of subsidiaries .....	101,637	58,743	61,065	27,419	186,708	73.02	3378.34
Bank subsidiaries .....	101,277	58,743	61,091	27,419	190,505	72.41	3931.73
Nonbank subsidiaries .....	360	0	-26	0	-3,797		-12.20
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	114,861	143,965	269,800	164,090	185,722	-20.22	121.78
<b>Memoranda</b>							
Bank net income .....	125,477	147,743	278,091	177,419	190,505	-15.07	125.22
Nonbank net income .....	379	5	-16	20	890	7480.00	-27.53
Subsidiary holding companies' net income .....	0	0	0	0	0		





